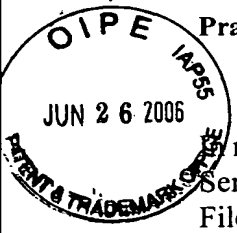


IFW



Practitioner's Docket No. U015456-6

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Re application of: Roger Howard WILLIAMS III
Serial No.: 10/777,586 Group No.: 3624
Filed: February 12, 2004 Examiner: Subramanian, Narayanswamy
For: SYSTEMS AND METHODS FOR IMPLEMENTING AN INTEREST-BEARING INSTRUMENT

Commissioner for Patents
P. O. Box 1450
Alexandria, VA 22313-1450

PRELIMINARY AMENDMENT

Please amend the present application as follows:

CERTIFICATION UNDER 37 C.F.R. 1.8(a) and 1.10*
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